

CY 2005 Health Insurance Monthly Premiums for Retirees

Rates Effective January 1, 2005 through December 31, 2005

Health Insurance Plan Options

**Rates for ALL
Retirees**
(without subsidy)

FAIRCHOICE+ BlueChoice

Individual -----	\$433.03
1 Individual with Medicare -----	302.40
2 Individuals -----	850.96
2 Individuals - 1 with Medicare; 1 without Medicare -----	729.08
2 Individuals with Medicare -----	598.48
Family -----	1,251.50
Family - 1 Medicare -----	1,185.76
Family - 2 Medicare -----	1,120.01
Family - 3 Medicare -----	1,054.27

Blue Preferred PPO

Individual -----	\$ 497.96
1 Individual with Medicare -----	347.77
2 Individuals -----	978.61
2 Individuals - 1 with Medicare; 1 without Medicare -----	838.44
2 Individuals with Medicare -----	688.24
Family -----	1,439.23
Family - 1 Medicare -----	1,373.49
Family - 2 Medicare -----	1,307.75
Family - 3 Medicare -----	1,242.00

CIGNA

*Please Note: CIGNA does not provide a Medicare Risk Plan - If you are age 65 or over, **DO NOT** choose CIGNA as your provider.*

Individual -----	\$ 341.87
2 Individuals -----	666.66
Family -----	994.84

KAISER-PERMANENTE

Individual -----	\$ 309.88
2 Party -----	604.25
Family -----	898.63
Individual with Medicare* -----	252.56
2 Individuals with Medicare* -----	505.12
2-Party; 1 with & 1 without Medicare* -----	560.64

**Only available for existing Kaiser Medicare Plus members.*

If you are currently **NOT** enrolled in a County-offered health/dental plan, you are **NOT** eligible to enroll!

Who pays for retiree health and dental benefits?

Retirees pay the full cost of their health and/or dental insurance premiums. Retirees age 55 or older, or those retired on a disability, receive a monthly subsidy from the County toward the cost of a County health plan.

Monthly subsidy amounts are reflected in the table below:

Years of Service at Retirement:	Monthly Subsidy for a retiree age 55 - 65	Monthly subsidy for a retiree over age 65 <small>(Note: Subsidy payments for retirees over age 65 are adjusted for Medicare)</small>
5 - 9	\$25	\$15
10 - 14	\$50	\$25
15 - 19	\$125	\$100
20 - 24	\$150	\$150
25 or more	\$175	\$175

Surviving spouses are only entitled to a subsidy if they receive a Joint and Last Survivor benefit.

Members retired on a service-connected disability receive a subsidy of \$175.

Members retired on an ordinary disability receive a subsidy based on their years of service.

Fairfax County reserves the right to change or terminate the benefit provided or adjust premiums at any time. If you are not covered by a County life, health or dental plan at the time of retirement, you are not eligible for retiree coverage.

Retirees can pay their share of their health and/or dental insurance premiums in one of two ways. 1.) The cost will be deducted from the monthly annuity in the month prior to the month of coverage. 2.) If the individual does not receive an annuity or if the retiree's check is not large enough to cover the monthly premiums, the retiree must pay any amount not covered by their annuity by mailing a personal check to the Retirement Agency. Personal checks must be received by the Retirement Agency by the 10th of the month to cover the next month's coverage.

Delta Dental Monthly Premiums for Retirees

	Monthly Premium
Individual -----	\$26.64
2 Individuals -----	\$50.33
Family -----	\$82.90

The County does NOT contribute toward the dental premiums for retirees

Premiums are deducted monthly, in the month prior to coverage.

For answers to questions concerning your dental coverage, please call Delta Dental at 1-800-237-6060 or visit www.deltadental.com

N Retirees may **decrease** coverage (drop coverage or drop
O family members from their insurance) **at any time**. However,
T levels of cover-age may only be increased outside of an open
E enrollment period due to a qualifying change in status.

Remember! If you discontinue your health or dental coverage, you are NOT eligible to regain coverage through Fairfax County!